Women with Activity Limitations

This fact sheet looks at the characteristics of Saskatchewan women who reported having a long-term disability or activity limitation in the 1996 Census.

In 1996, 51,815 or 10.5% of all Saskatchewan girls and women reported having an activity limitation, and 11.2% had either a disability or activity limitation. It is important to note that because of the type of questions asked in 1996, this number is likely understated.

It is also important to recognize that the extent of activity limitation is related not only to a person's capacity to undertake certain tasks, but also to their access to assistive devices, personal help or services which enable them to carry out tasks.

Number Under-Reported

For the 1986, 1991, 1996, and 2001 Census years, respondents were asked whether they had a disability or activity limitation, in order to identify a sample of people for a more detailed follow-up survey. The questions were in the Census "long form", filled in by 20% of private households. People living in collective dwellings such as special care homes, homes for persons with disabilities, group homes and facilities such as prisons were not included.

In 1986 and 1991 the Census was followed by the Health and Activity Limitation Survey (HALS), with more detailed questions, including some to identify the severity of the disability. There was no follow-up survey in 1996.[1] The 2001 Census was followed up with the Participation and Activity Limitation Survey (PALS) and this information should be available in 2003.

Determining Who Has a Disability

People filling in the Census are given instructions, but individuals interpret questions slightly differently. Frequently, people filling in the Census report an activity limitation or disability that, upon further questioning, turns out to be a short-term condition. On the other hand, many persons with disabilities do not feel they are limited by their condition, and so do not report that they have either a disability or an activity limitation. In 1991, 20% of persons who responded "yes" to these questions turned out not to have a disability according to the criteria established, and 5% who responded "no" turned out to have a disability. The net result was an increase in the total number of people identified as having a disability or activity limitation. Without subsequent questioning, there was no opportunity to do this in 1996, so the figures in this report may slightly understate the number of women with disabilities or activity limitations.

The Nature of the Activity Limitations

The 1996 Census had two questions about disabilities and activity limitations.

Question #7

"Is this person limited in the kind or amount of activity that he/she can do because of a long-term physical condition, mental condition, or health problem:

- at home?
- at school or work?
- in other activities, for example, in transportation to or from work, or in leisure time activities?"

Question #8

"Does this person have any long-term disabilities or handicaps?"

A disability was defined as any long-term physical condition, mental condition, health problem, disability or handicap that had lasted or was expected to last six months or more.

Respondents could say yes or no to one or all parts of Question #7, and yes or no to question #8. Therefore, there is overlap between the groups of women reporting the listed disabilities or activity limitations (see Table 1). Looking at the major groups, out of the total female population of Saskatchewan:

- 11.2% had a long-term disability or handicap, or an activity limitation of any type;
- 10.5% had any activity limitation of any type;
- 8.7% were limited at home (and possibly also at school, work or other activities);
- 8.2% were limited in other activities (and possibly also at school, work or at home); and
- 4.0% were limited at school or work (and possibly also at home or in other activities).

The most common combination of activity limitations was the 4.0% of respondents who were limited at home and at other activities, but not at school or work. For some respondents, this may have been because they weren't working or attending school. A smaller proportion, 2.8%, were limited in all activities (home, school or work, and other activities). At the lower end of the scale were those women and girls who were only limited in one sphere: 1.1% were limited at home only; 0.7% were limited at work only; and 1.1% were limited in other activities only.

Table 1 Number of Girls and Women With Activity Limitations, 1996

		Number	Percent of all Women
Limited at home	With no other limitations	5,205	1.1%
	And also at school or work (if applicable)	2,125	0.4%
	And also at other activities	19,690	4.0%
	And also at school/work and other activities	13,840	2.8%
	Total	**42,785**	**8.7%**
Limited at work or school (if applicable)	With no other limitations	2,240	0.5%
	And also at home	2,125	0.4%
	And also at other activities	1,540	0.3%
	And also at home and other activities	13,840	2.8%
	Total	**19,885**	**4.0%**
Limited at other activities	With no other limitations	5,205	1.1%
	And also at home	19,690	4.0%
	And also at school or work (if applicable)	1,540	0.3%
	And also at home and school/work	13,840	2.8%
	Total	**40,480**	**8.2%**
Have an activity limitation at home, or at school/work, or at other activities		**51,815**	**10.5%**
Have a long-term disability or handicap, but no activity limitations		3,330	0.7%
Have a long-term disability or handicap and/or an activity limitation		**55,160**	**11.2%**

Comparison with Other Provinces

Saskatchewan women were more likely than Canadian women to report an activity limitation in almost all categories (see Figure 1). The percent with any kind of activity limitation was 10.5% in Saskatchewan, compared with 9.7% nationally. A greater proportion of Saskatchewan women reported an activity limitation at home or at "other" activities. However, there was no apparent difference between the proportion of Saskatchewan and Canadian women reporting an activity limitation at work or school.

Figure 1: Activity Limitation Rates, Saskatchewan and Canadian Girls and Women, 1996

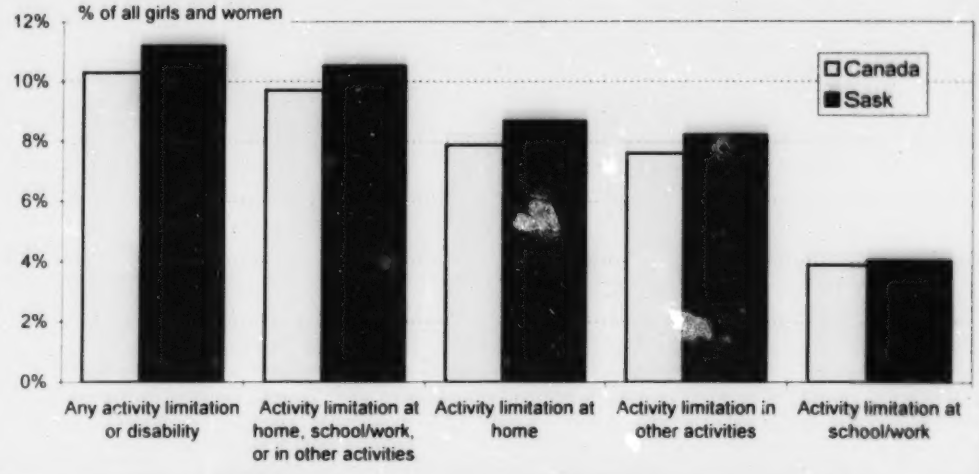
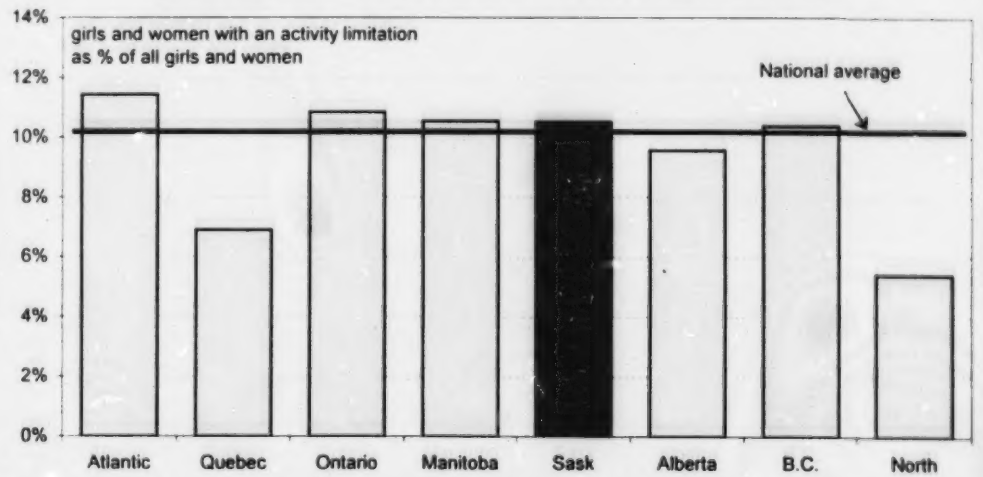


Figure 2 shows that women in Quebec and the North were less likely than other Canadian women to report an activity limitation. The lower rates in the North may be related to the age of the population, but the lower rates among Quebec women are harder to explain. Highest reported rates were in Atlantic Canada. Saskatchewan women were as likely to report an activity limitation as Manitoba women, and somewhat more likely to report a limitation than Alberta women.

Figure 2: Inter-Provincial Comparison of Activity Limitation Rates, 1996



Age

The presence of an activity limitation is strongly related to age. Figures 3 through 5 show that the age profile is significantly different for women answering yes to different components of the Census questions. This different age profile is important in interpreting the other results from the Census.

Figure 3 illustrates how the proportion of Saskatchewan females reporting any activity limitation or disability increases from 3% among those under 15 years of age, to 39% among those 75 years of age and older.

Figure 4 shows a similar age pattern among those reporting an activity limitation at home. The proportion increases from 1% among females under 15, to 33% among those 75 years of age and older.

There is also a strong relationship with age among those who report an activity limitation at work or school (see Figure 5). The incidence rate increases from just over 1% among those under 15 years of age, to more than 7% among women 55 to 64 years of age.

For seniors, the rate falls to approximately 5%; relatively few women 65 and older are attending education programs or working.

Figure 3: Activity Limitation Rates, by Age Group, Saskatchewan, Any Activity Limitation or Disability

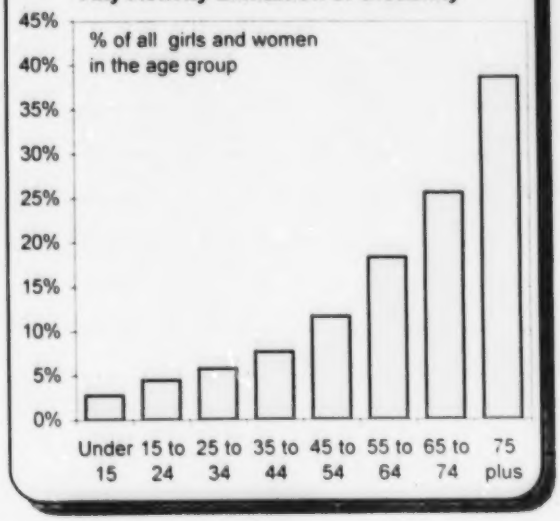
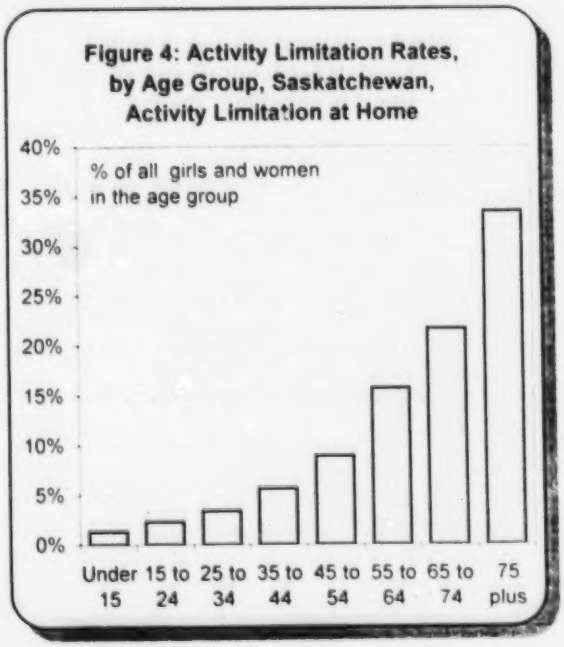
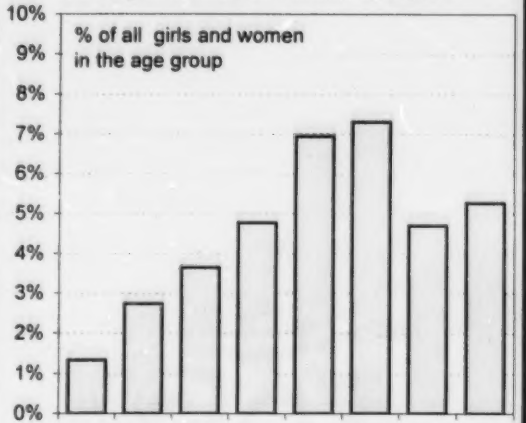


Figure 4: Activity Limitation Rates, by Age Group, Saskatchewan, Activity Limitation at Home



The strong relationship between age and activity limitations is an important factor in understanding the statistics in this update.

Figure 5: Activity Limitation Rates by Age Group, Saskatchewan, Activity Limitation at Work or School



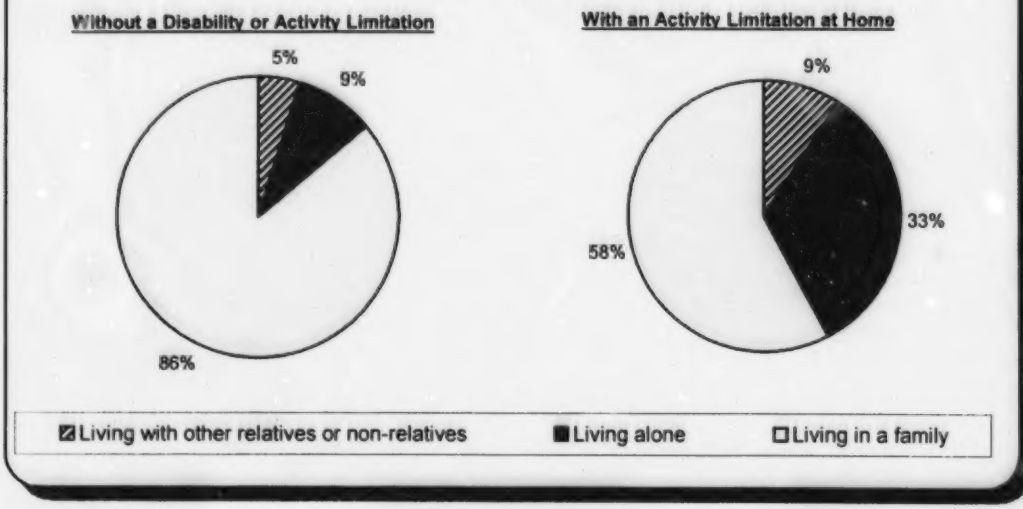
Living Arrangements

In 1996, 86% of girls and women without a disability or activity limitation lived in a family situation:

- with a husband or common law partner;
- as the parent in a lone parent family; or
- as a never-married child of any age who is living with one or both parents.

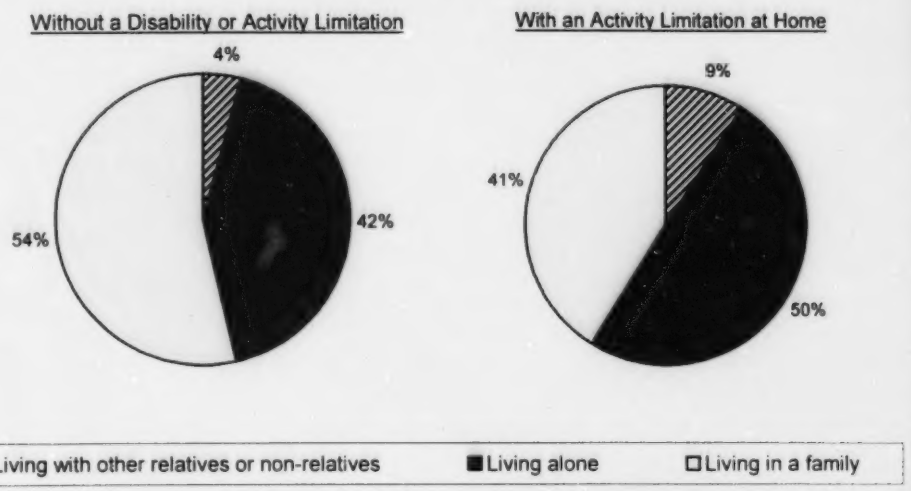
As Figure 6 shows, 9% lived alone, and the remaining 5% lived with other relatives or non-relatives. Of the women and girls with activity limitations at home, 33% lived alone and only 58% were living with immediate family members. These figures include people living in private households and not "collective dwellings", such as special care homes, homes for persons with disabilities and group homes.

Figure 6: Living Arrangements, Saskatchewan Girls and Women



Some of this difference is age-related, as older women more frequently live alone. But as Figure 7 shows, the pattern is similar among senior women. Over the age of 65, 42% of women without an activity limitation live alone, while 50% of the women who have an activity limitation at home live alone.

Figure 7: Living Arrangements, Saskatchewan Senior Women

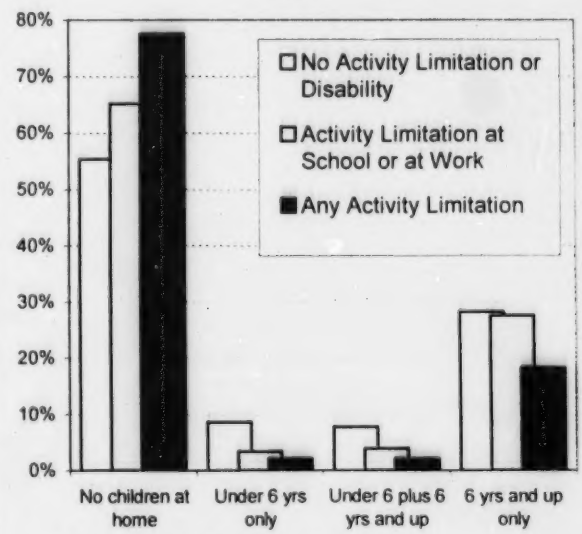


Children at Home

The majority of Saskatchewan women do not have children living at home with them, as shown in Figure 8. This is particularly true for women with an activity limitation.

Those women who report having a limitation at school or work are more likely to have a child at home than the general group of women with an activity limitation.

Figure 8: Women with Children at Home, 1996



Age of children living at home.
Includes children of all ages who have never married.

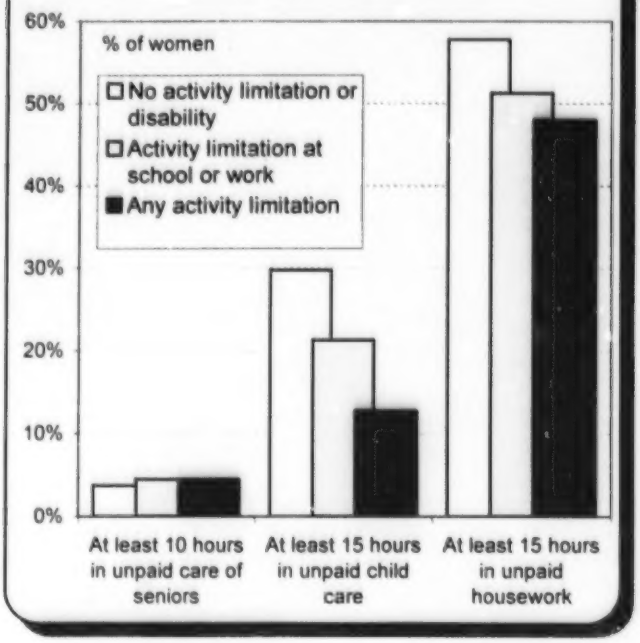
Unpaid Work

In the week prior to the 1996 Census, 48% of women with an activity limitation did at least 15 hours of unpaid housework, compared with 56% of all women. Women with an activity limitation spent less time on unpaid care for children.

Women with a limitation at school or work spent more hours on housework and child care than other women with an activity limitation.

Time spent caring for seniors was about equal between the three groups.

Figure 9: Unpaid Work in 1996

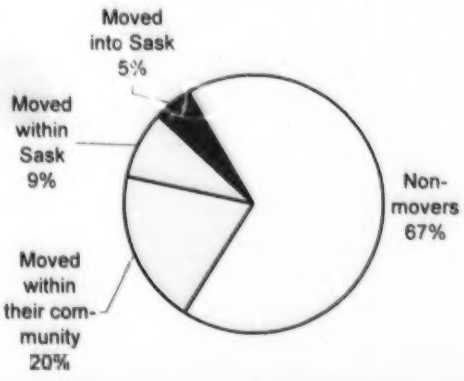


Mobility

Girls and women who report an activity limitation were less mobile; that is, they were more likely to have stayed at the same address than other females.

As seen in Figure 10, from 1991 to 1996, 67% of women with an activity limitation did not change their address. This compares with 60% of Saskatchewan women without a disability or activity limitation. Twenty percent of women with an activity limitation moved within their own community, and 9% moved within the province, while 22% of women without a disability or activity limitation moved within their community and 12% moved within the province.

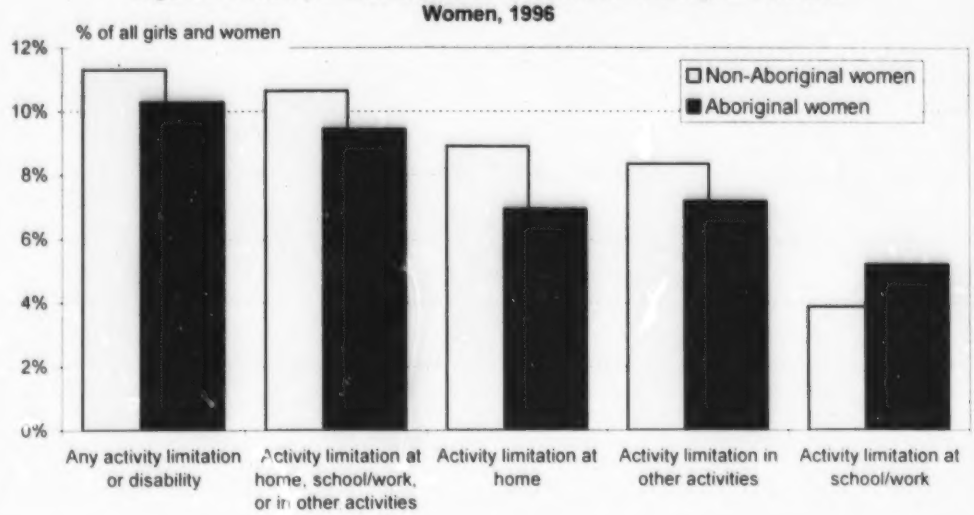
Figure 10: Mobility from 1991 to 1996 Among Women with an Activity Limitation



Aboriginal Status

Aboriginal women have a lower average age than non-Aboriginal women, so one would expect a lower average incidence of activity limitation in the Aboriginal population. Figure 11 shows that this is the case, 9.5% of women of Aboriginal identity report an activity limitation at home, school, work, or in other activities, compared with 10.7% of non-Aboriginal women.

Figure 11: Activity Limitation Rates, Saskatchewan Aboriginal Girls and Women, 1996



Aboriginal women are much less likely to have an activity limitation at home, but more likely to have an activity limitation at work or school.

However, if the numbers are examined by age group, Aboriginal women have a significantly higher incidence of activity limitation.

Table 2: Aboriginal Girls and Women with an Activity Limitation, 1996

	Percent in this age group with an activity limitation							
Age (years)	0-14	15-24	25-34	35-44	45-54	55-64	65-74	75 +
Aboriginal	4%	6%	6%	12%	22%	36%	46%	55%
Non-Aboriginal	3%	4%	5%	7%	10%	16%	24%	43%

Education

Fifty-five percent of women 15-24 years of age with an activity limitation had attended school in the eight months before the Census in the spring of 1996. School attendance was higher among the young women who reported having an activity limitation at school or work - 58% of them had attended school. This compares to the 60% of young women without a disability or activity limitation who had attended school. Of those attending school, the proportions attending part-time were 14%, 13% and 8%, respectively.

Figure 12 shows that among those 15 years and older, 60% of women with an activity limitation have not completed high school. This compares to 38% of women without a disability or activity limitation. Twenty-two percent of women with an activity limitation have a post-secondary education, compared with 37% of women without an activity limitation.

Girls and women who are disabled in their younger years have lower educational attainment for several reasons. They may experience breaks in education or be unable to complete their education, due to health conditions related to their disabilities. Women and girls with disabilities also experience economic, attitudinal and accessibility-related barriers at all ages. In looking at this data from the Census, it is also important to note that a large portion of women with activity limitations are older, and became adults when formal educational attainment was not as high as it is today, especially for women.

Figure 12: Completed Education Levels for Adult Women (15 and older) with an Activity Limitation

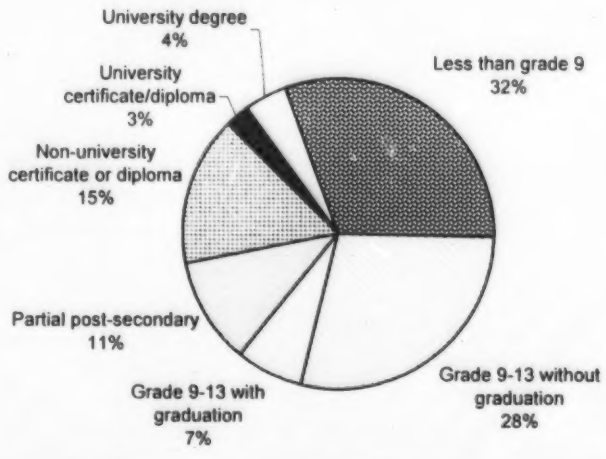


Figure 13: Post-Secondary Qualifications, Saskatchewan Women, 1996

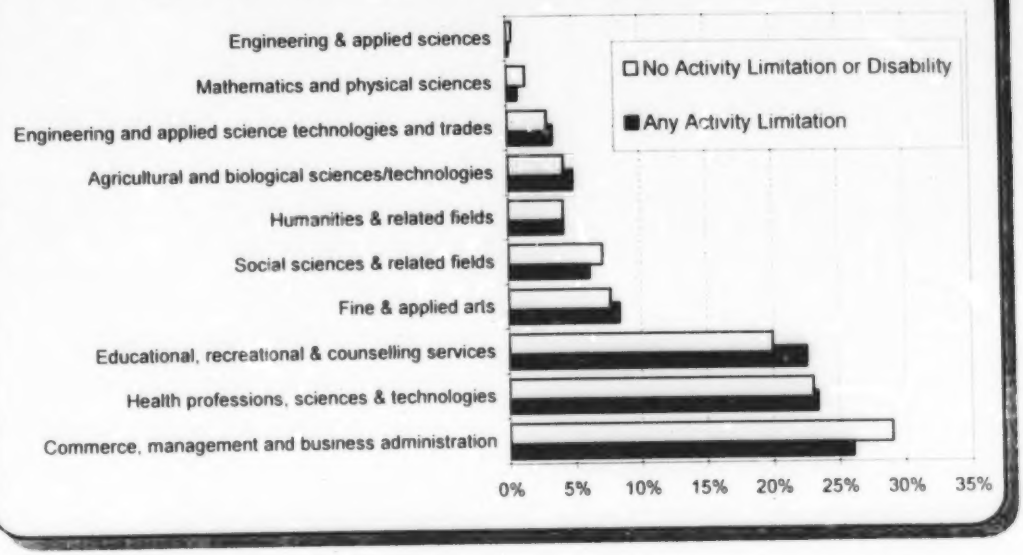


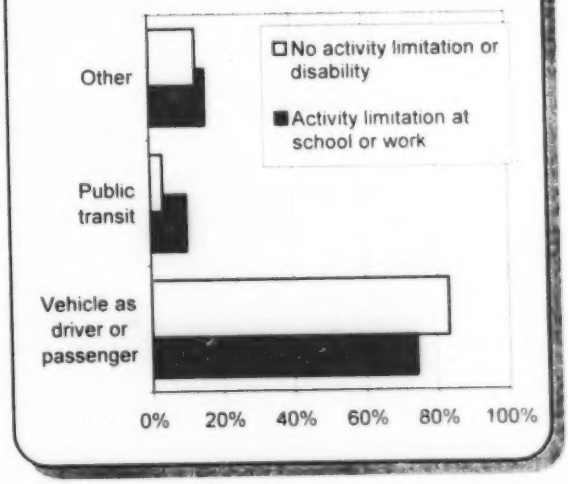
Figure 13 shows that the fields studied in achieving post-secondary qualifications are similar between women with and without activity limitations. Women with a disability or activity limitation were more likely to be in education, recreation and counselling services. Women who reported being limited at school or work were slightly more likely to have studied health professions and social sciences.

Transportation

Lack of transportation can be a major obstacle for women with activity limitations.

Women with an activity limitation are less likely than other women to get to work in a private vehicle, although the majority still do so (see Figure 16). Public transit is used by three times the proportion of women with activity limitations – 10% use public transit to get to work, compared to 3% of working women without a disability or activity limitation. Paratransit is one form of public transportation.

Figure 14: Getting to Work

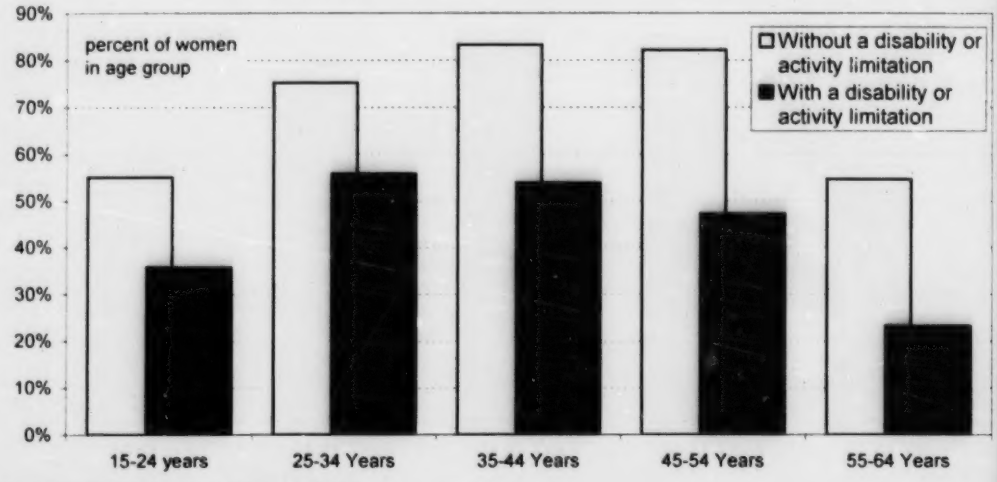


Employment

Women with an activity limitation have lower labour force participation rates, across all ages.

When women of all ages are grouped together, the Census indicates that in May 1996, 10,835 women who had an activity limitation were in the labour force, that is, either employed or unemployed.[2] This represents 26% of that population group, well below the 66% participation rate for women without a disability or activity limitation. However, since the group of women with activity limitations reported in this figure includes a large proportion of senior women, it is important to examine work force participation by age group.

Figure 15: Employment of Saskatchewan Women, May 1996



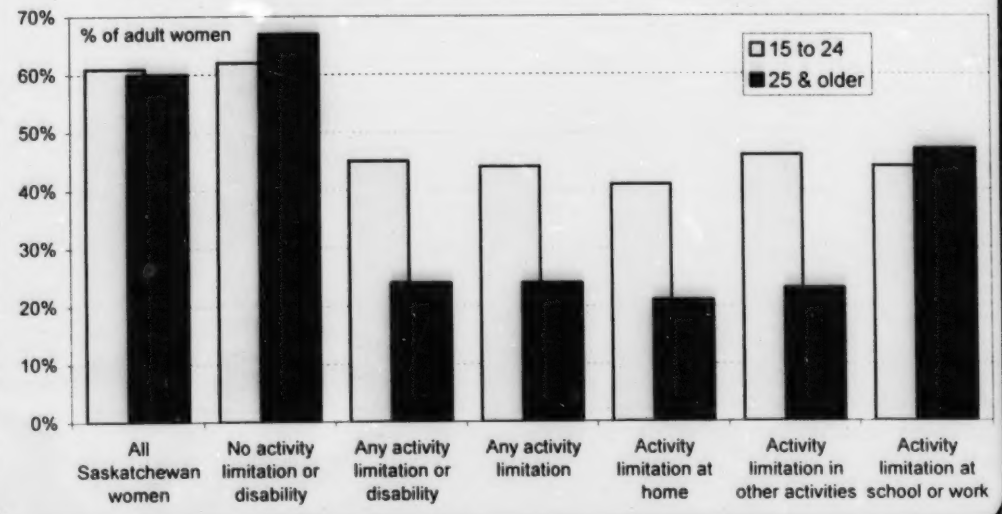
Excludes women living on Indian Reserves

Figure 15 illustrates the lower level of employment for women with a disability or activity limitation.[3] Fifty-four percent of women aged 35-44 with a disability or activity limitation were employed compared to 83% of women without a disability or activity limitation in this age group.

Participation rates for younger women with an activity limitation range from 41% to 46%, depending on the kind of limitation, compared to the rate of 62% for women without a disability or activity limitation in this age group (see Figure 16).

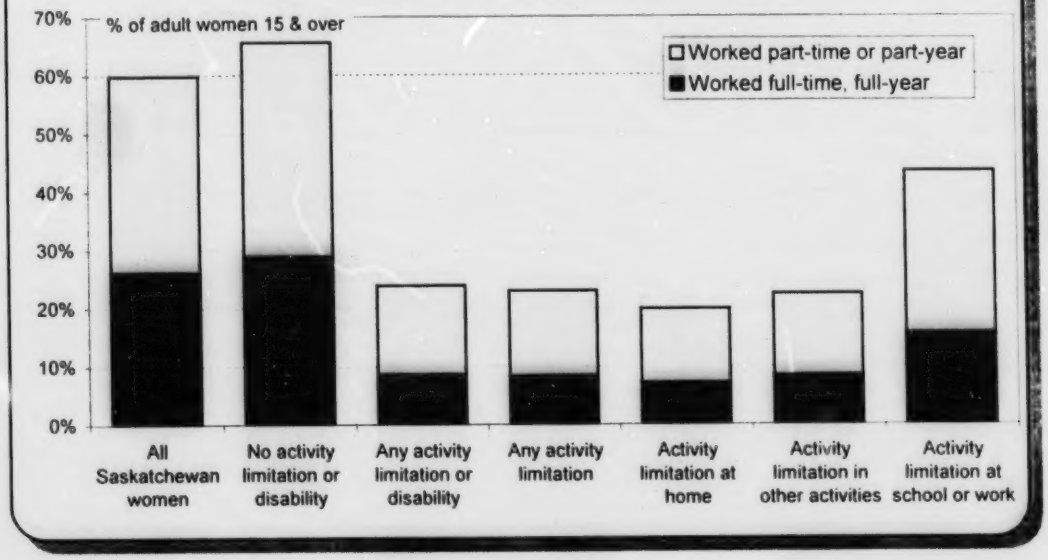
The unemployment rate of 11% for women of all ages with an activity limitation was higher than rate of 7% for women without a disability or activity limitation.

Figure 16: Participation Rates for Women with Activity Limitations, June 1996



Women with activity limitations are less likely to work full-time, as pictured in Figure 17. In the year prior to the Census (1995), 43% of Saskatchewan women who were employed for at least some period of time were employed throughout the year on a full-time basis – often referred to as full-time, full-year workers. Among women with any activity limitation, only 33% of those who were employed worked full-time, full-year.[4]

Figure 17: Attachment to the Labour Market in 1995



Self-employment is a more common option for women with activity limitations. In 1996, 20% of working women with an activity limitation were self-employed, compared with 14% of all working women in Saskatchewan.

Women with an activity limitation generally work in the same industry and occupation groups as other women.

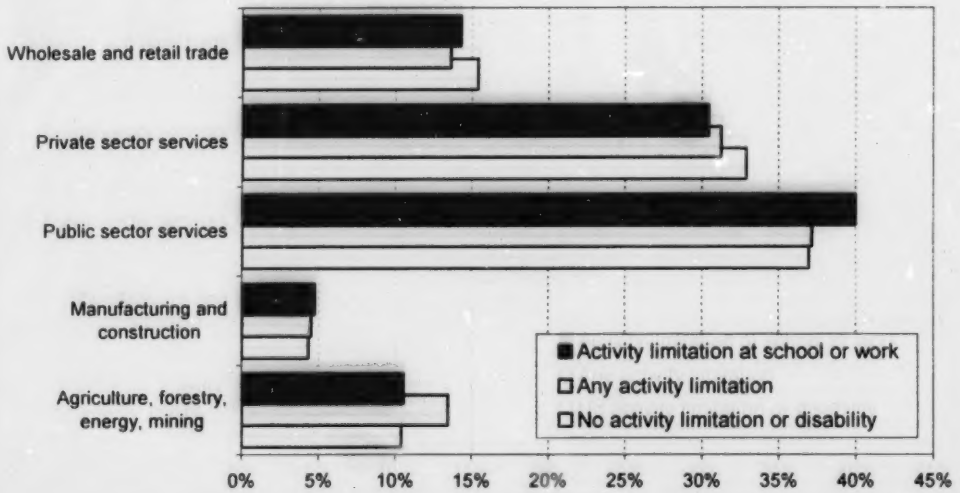
Employment by Industry and Occupation

Industry group refers to the type of business in which the person is employed. The occupation group refers to their duties. Many occupation groups cross industry boundaries. For example, in the retail trade industry group, there are people in managerial occupations, as well as in sales and service occupations.

Figure 18 shows that among women with an activity limitation at work or school:

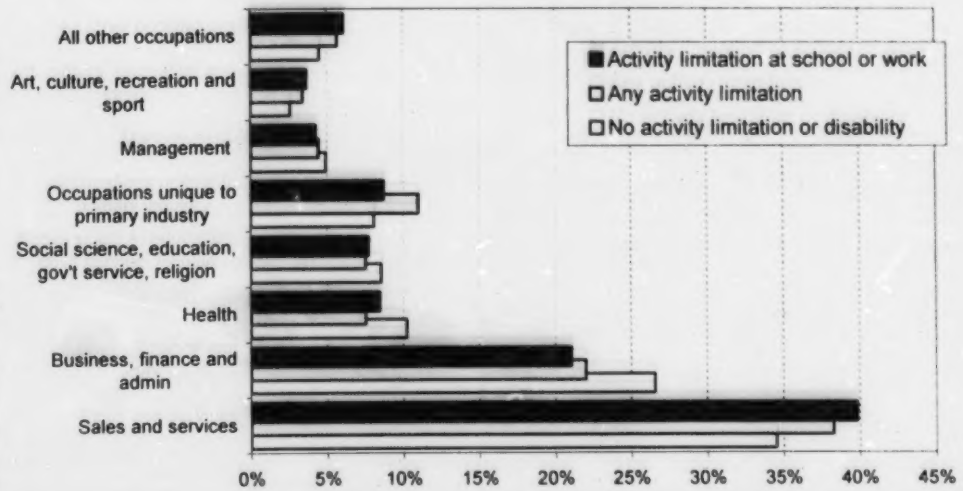
- 40% work in public sector services, compared with 37% of women without a disability or activity limitation;[5]
- 30% work in private sector services, compared with 33% of women without a disability or activity limitation; and
- 14% work in retail/wholesale trade, compared with 13% of women without a disability or activity limitation.

Figure 18: Employment by Industry, Saskatchewan Women, 1996



On an occupational level, women with activity limitations at work are more likely than other women to work in sales and service occupations, and occupations in art, culture, recreation and sport (see Figure 19). They are less likely than other women to be working in business, finance and administrative occupations.

Figure 13: Employment by Occupation, Saskatchewan Women, 1996



Income

Women with activity limitations tend to be at the low end of the income scale. On average, women with an activity limitation had 1995 annual incomes well below the average for all Saskatchewan women – $13,700 compared with $15,800.[6]

In this section, data will be presented about the amount and sources of income for women of all ages combined, then income will be looked at by age groups.

Figure 20 shows that only 31% of women with activity limitations have annual incomes over $15,000, while half have incomes from $5,000 to $15,000.

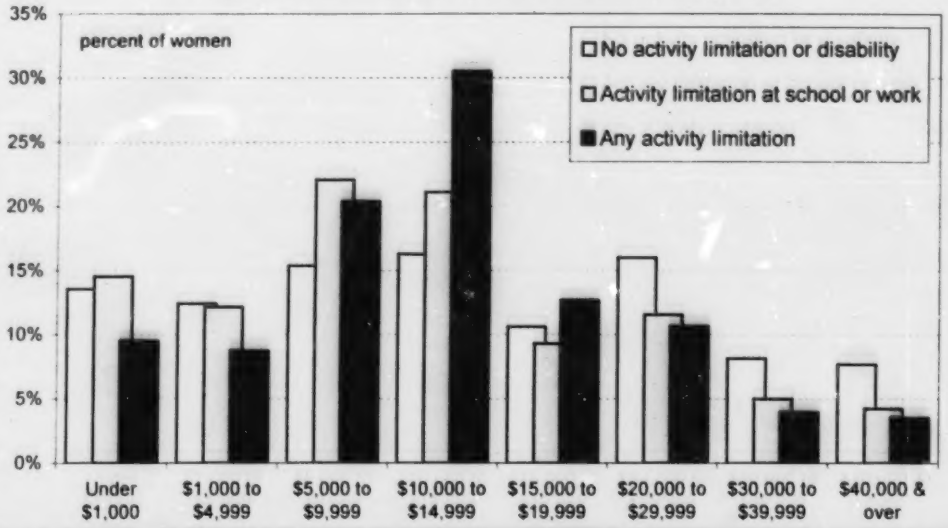
Among women with activity limitations at work or school, a high number have incomes in the $5,000 to $15,000 range, and relatively few have incomes over $20,000.[7]

Census Income Categories

The Census breaks income into six categories:

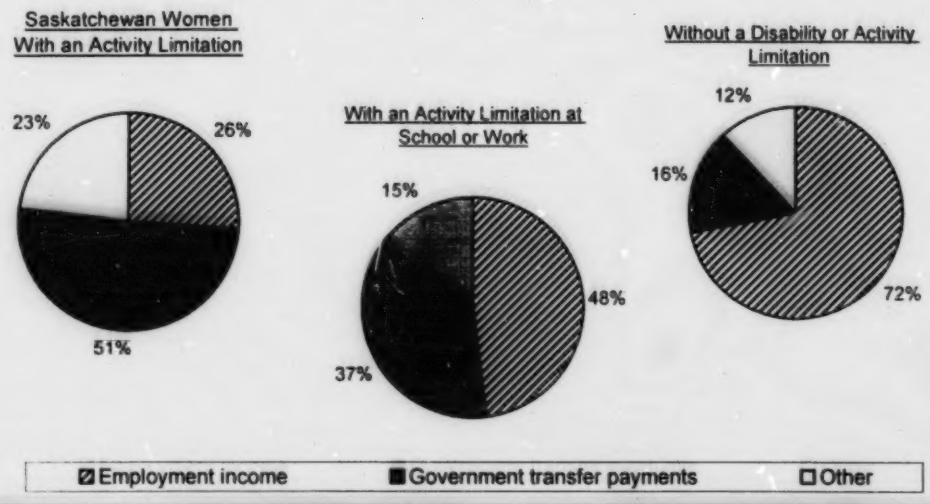
- *Earnings (including employment, self-employment, business earnings, farm income, investment income);*
- *UI - Unemployment Insurance (now called Employment Insurance or EI);*
- *CPP/QPP - Canada Pension Plan, Quebec Pension Plan, including CPP Disability Pension;*
- *Other retirement income;*
- *Other government income (e.g. social assistance, Workers' Compensation); and*
- *OAS/GIS/SPA - Old Age Security, Guaranteed Income Supplement, and Spouse Allowance.*

Figure 20: Annual Income of Saskatchewan Women, 1995



Women with activity limitations are more likely than other women to receive a substantial portion of their income from government transfers[8] (see Figure 21). On average, 51% of personal income is derived from government transfers, compared with 21% for all Saskatchewan women.

Figure 21: Sources of Personal Income in 1995

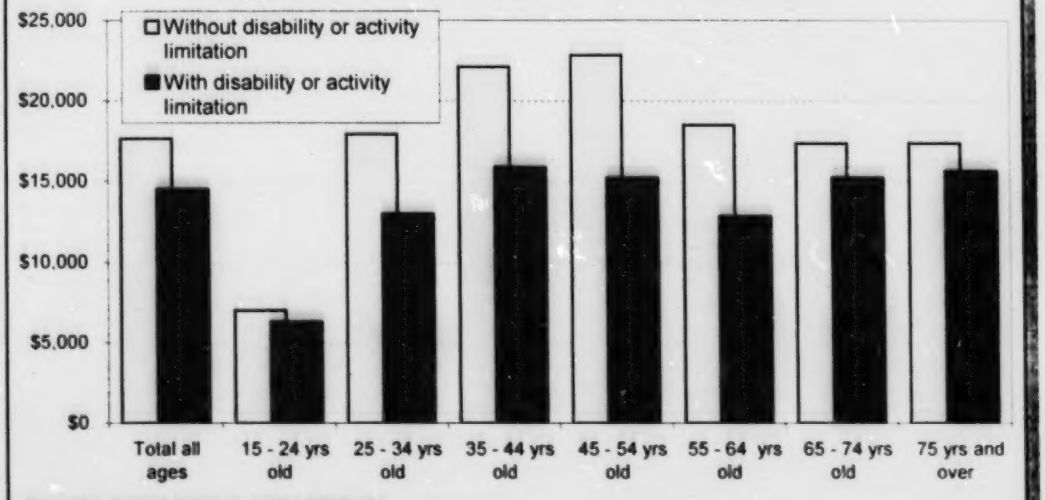


Two main factors contribute to this statistic – the large portion of women who have an activity limitation that are seniors, and lower employment levels of women with activity limitations. One-third of the women with activity limitations are older and of the age to receive payments from the Canada Pension Plan, Old Age Security, Guaranteed Income Supplement and Spousal Allowance.

However, starting in younger years, women with activity limitations have less employment, resulting in greater reliance on supplements to their income. This reliance is not as great among women who report having an activity limitation at school or work, who are more likely to be in the paid labour force. Among these women, 48% of income is from employment and 37% is from government transfer payments. The likelihood of receiving income in the "other government income" category is much higher for women with a disability or activity limitation up to age 65. After age 65, the percentage of other women receiving this type of income increases. A number of younger women also receive Disability Pensions under the Canada Pension Plan.[9]

Incomes by age are shown in Figure 22, and it is clear that incomes for women with disabilities or activity limitations are lower across all age groups. (Figure 22 is based on data from a study of urban poverty which excluded women living on Reserves).[10] Incomes compare more favourably in the senior years. A contribution to the higher average income may be made by previously able-bodied women who had greater earnings and savings, then acquired a disability or activity limitation after age 65. However, the more important equalizing factor is the positive impact of seniors' pensions on persons with disabilities.

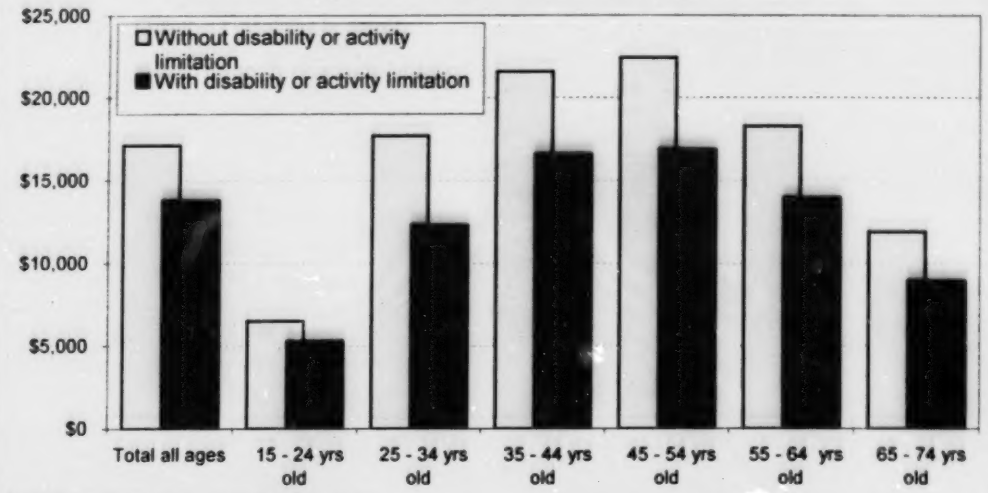
Figure 22: Average Annual Income Saskatchewan Women 1995



Excludes women living on Indian Reserves

The average earnings of working-age women are shown in Figure 23. The earnings would include employment earnings, as well as interest income and other earnings. Women with a disability or activity limitation had consistently lower earnings in all age groups. All women experience a significant drop in earnings in the 55-64 year age group.

Figure 23: Average Annual Earnings Saskatchewan Women 1995



Excludes women living on Indian Reserves

Among the women who do have employment income, employment is more likely to be part-time or seasonal with lower incomes. Among women with an activity limitation who work on a full-time, full-year basis, average employment income is $22,060 compared with $25,200 for all Saskatchewan women.

In summary, among the relatively few women with activity limitations who are employed, employment income tends to be low. This is partly because their attachment to the labour market is low, and partly because their earnings, even if working on a full-time basis, are lower than for other Saskatchewan women. One-third of the women with activity limitations are in older age groups, when government transfers rather than employment comprise the majority of income.

Notes

Source: These data are derived from the 1996 Statistics Canada Census. Activity limitation is based on a series of questions on the "long form" of the Census so they are, in effect, based on a 20% sample of households. Only persons living in private dwellings receive the long form, so these statistics exclude those living in so-called "collective" dwellings including, for example, prisons, special care homes, hotels, homes for persons with disabilities, and group homes.

1. *Housing, Family and Social Statistics Division, Statistics Canada,"User Guide, Disability Data, The 1996 Census", April 1998.*

2. *The "participation rate" is the percentage of the adult population (15 and older) that is in the labour force, that is, either employed or unemployed and looking for work. The "unemployment rate" is the percentage that are unemployed and looking for work.*

3. *Figure 15 is based on data from the CCSD Urban Poverty Study. (See endnote #6.)*

4. *Fawcett, Gail, "Bringing Down the Barriers: The Labour Market and Women with Disabilities in Ontario", Canadian Council on Social Development, Ottawa, 2000, http://www.ccsd.ca . This report uses Census and other data to compare women and men in Ontario and Canada, to identify barriers, and recommend strategies. Includes discussion of the impacts of poverty, and how gender and household tasks, family and child care responsibilities, fatigue, stress and social attitudes affect labour market participation.*

5. *Public sector services include i) government administration, ii) health and social services, and iii) education services. Private sector services include i) transportation and storage, ii) communication and other utilities, iii) finance, insurance, and real estate, iv) business services, v) accommodation, food and beverage services, and vi) other personal and household services.*

6. *Saskatchewan Women's Secretariat, Income Statistical Update, March 2002.*

7. *Lee, Kevin, "Urban Poverty in Canada: A Statistical Profile", Canadian Council on Social Development, Ottawa, April 2000 http://www.ccsd.ca . In 1995, the poverty rates of people with disabilities were 32.7% in Saskatoon and 28.8% in Regina, compared to the average of 36.1% for the 47 Canadian cities studied. Regina ranked 18 th and Saskatoon ranked 24th. The poverty rate for persons with disabilities was 11.1% higher than that of persons without disabilities in Saskatoon and 11.7% higher in Regina, compared to the average of 13.0% for the 47 cities.*

8. *Government transfers include, for example, social assistance, employment insurance, disability benefits, the Guaranteed Income Supplement, CPP Disability Pension, CPP Retirement Pension, Canada Pension Plan, Old Age Security, and Workers' Compensation benefits. "Other" income includes, for example, investment income, private pension income, income from rental properties, inheritances, and alimony payments.*

9. *CCSD Urban Poverty Project data. (See endnote #6.)*

10. *Figures 19 and 21 are based on data from the CCSD Urban Poverty Project.*

Saskatchewan Labour
Status of Women Office
3rd Floor, 1870 Albert Street
REGINA SK S4P 3V7
Phone: (306) 787-7401
Fax: (306) 787-2058
Email: swowebmaster@lab.gov.sk.ca
Website: www.womensec.gov.sk.ca

March, 2002